How are my Benefits handled while on an approved Leave of Absence?

If you are placed on a Leave of Absence you will receive a letter from the Benefits Office with important information that outlines instructions for benefits continuation as well as important information regarding Long-Term Disability (if applicable). Please see reverse side for more information about the Long-Term Disability Program.

**Leave of Absence With Pay**

While on an approved Leave of Absence with Pay, all benefit deductions will continue to be deducted normally from your paycheck. This includes medical insurance, dental insurance, retirement plans, flexible spending accounts, and any voluntary plans you may be enrolled in.

**Leave of Absence Without Pay**

If your leave of absence is without pay, you will need to pay the applicable premiums to continue your benefits. In the letter you receive from the Benefits Office, we will outline clear instructions on what to pay, where to send payments, and due dates. Below you will find general policies regarding plans you may be participating in while on a leave of absence without pay.

**Health Care and Dental Plans**

The medical insurance cost share varies based on the type of leave:

<table>
<thead>
<tr>
<th>Leave Type</th>
<th>Cost Share</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical</td>
<td>Eligible to pay employee share (same amount that is normally deducted from your paycheck) if you have been employed for at least one year, or if you have applied for long-term disability. UAB continues to pay the employer share. If you have been employed for less than one year, you would be responsible for paying the full cost of your medical insurance (includes employee and employer share).</td>
</tr>
<tr>
<td>Family</td>
<td>Full cost of medical insurance (includes employee and employer share)</td>
</tr>
<tr>
<td>Personal</td>
<td>Full cost of medical insurance (includes employee and employer share)</td>
</tr>
<tr>
<td>Sabbatical (Faculty)</td>
<td>Full cost of medical insurance (includes employee and employer share)</td>
</tr>
<tr>
<td>Military</td>
<td>UAB will continue to match health insurance premiums for a period of six months from date of activation to active duty. At the end of the six months, coverage may be continued by paying 102% of the premium for a maximum of twelve additional months. If you elect to receive coverage through Tri-Care, your coverage may be reinstated upon return to employment.</td>
</tr>
</tbody>
</table>

Dental insurance is a 100% employee paid benefit. Coverage can be continued by paying the applicable premiums.
**Retirement Plans**

**Mandatory Retirement Program**

Teacher's Retirement System of Alabama (TRS)

Employees who are members of TRS receive service credit for time on leave of absence with pay. However, no credit is allowed for leave of absence without pay.

Any active member (male or female) of the TRS may purchase up to one year of credit for each period of maternity leave without pay. The member cannot purchase credit for any period of maternity leave that he or she already has credit for in the TRS. The cost to purchase this service is the full actuarially determined cost as determined by TRS. Payment must be made to TRS no later than June 30 of the calendar year following the expiration of maternity leave without pay. Information regarding maternity leave credit is also included in the letter you receive from the Benefits Office.

**Flexible Spending Accounts**

Under the health care spending account, you can continue to file for reimbursement up to your annual election. For the dependent day care spending account, reimbursements cannot exceed the amount deposited in your account at the time your reimbursement is processed.

Upon return from leave within the plan year, we will adjust your payroll deductions for the health care and/or dependent day care spending account over the remaining paychecks in the calendar year in order to satisfy your annual election.

**Do I need to apply for Long-Term Disability?**

**UAB Long-Term Disability Program**

If you are expected to be out of work for longer than 90 days due to an illness or injury, you should apply for UAB’s Long-Term Disability (LTD) plan. LTD provides income protection for eligible employees. You should contact the Benefits office to apply as soon as your physician indicates you may be out of work for longer than 90 days. We will walk you through the application process and assist you with any questions.

If approved, beginning the 91st day (or the end of sick leave benefits), 66 2/3% monthly salary (not to exceed $10,000 per month) would be paid for the first 90 days of disability. After 90 days of disability payments, 60% monthly salary (not to exceed $10,000 per month) will be paid. To meet the definition of disability, an employee must be unable to perform his or her own job during the first 24 months of disability. After 24 months, you must meet the definition of being disabled from all forms of employment for which you are reasonably able to perform based on your work history and education.

While approved for UAB’s LTD plan, your sponsored life insurance (if eligible) will continue to be provided at no cost to you. In addition, you will be able to continue your medical insurance at the employee cost share. Our office will bill you for other eligible benefits.

**Teacher’s Retirement System of Alabama Disability Program**

If you have at least 10 years of creditable service with Teacher’s Retirement System (TRS), you would be eligible to apply for the TRS disability program. This is a separate and distinct program from the UAB LTD program.

A Benefits Counselor will advise you on eligibility and the application process. If you are approved for the TRS disability program your UAB LTD benefit would be reduced by the amount paid by TRS. You would also be eligible for the Public Education Employee’s Health Insurance Program (PEEHIP). We will help you decide which health insurance plan is most beneficial and cost effective for your situation.